

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re)	Case No. 20-45516-169
)	
HAROLD L. GUIDO,)	CHAPTER 7
)	
Debtor.)	Hearing Date: January 12, 2021
)	Hearing Time: 10:00 a.m.
SANTANDER CONSUMER USA INC.,)	
)	
Movant,)	Re: Motion No.: 11
)	
v.)	
)	
HAROLD L. GUIDO and)	
FREDRICH J. CRUSE, TRUSTEE,)	
)	
Respondents.)	

ORDER

Movant, Santander Consumer USA Inc., having filed its Motion for Relief from Automatic Stay (the "Motion") [Doc. No. 11] seeking the termination of the automatic stay with regard to a 2016 Ford Edge, VIN #2FMPK4AP2GBB558301 (the "Vehicle") it appearing that Movant is entitled to the relief requested in the Motion, it is hereby

ORDERED that said Motion be and it is hereby GRANTED, in that Movant is hereby authorized to enforce its security interest in the Vehicle pursuant to the terms and provisions of its Retail Installment Sale Contract and the laws of Missouri pertaining thereto, and for such purposes the stays of 11 U.S.C. § 362 are hereby terminated.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that relief from the automatic stay is granted to Movant effective immediately and that relief from the automatic stay is not stayed for fourteen (14) days pursuant to Federal Rule of Bankruptcy Procedure 4001. All further relief prayed for by Movant is hereby denied.

DATED: January 19, 2021
St. Louis, Missouri
mtc


BONNIE L. CLAIR
United States Bankruptcy Judge

Order prepared by:

John P. Miller
Attorney for Movant

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CHAPTER 7 TRUSTEE

U.S. Trustee
Office of US Trustee
111 S. Tenth St., Ste. 6.353
St. Louis, MO 63102

United States Bankruptcy Court

Eastern District of Missouri

In re:
Harold L Guido
Debtor

Case No. 20-45516-blc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4
Date Rcvd: Jan 19, 2021

User: admin
Form ID: pdf01

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2021:

Recip ID	Recipient Name and Address
db	+ Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BY PASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2021 at the address(es) listed below:

Name	Email Address
Fredrich J. Cruse	trustee@cruselaw.com MO34@ecfbis.com
John P. Miller	on behalf of Creditor Santander Consumer USA Inc jmillier@dunnandmiller.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Harold L Guido ridingslaw2003@yahoo.com

TOTAL: 4